

RECEIVED
CENTRAL FAX CENTER

DEC 07 20

Peter K. Trzyna, Esq.

Regular Correspondence:
195 North Harbor Drive, Suite 5403, Chicago Illinois 60601-7540

Docketed Correspondence:
Post Office Box 7131, Chicago Illinois 60680-7131

Telephone: (312) 240-0824 Facsimile: (312) 240-0825

E-mail: pktlaw@email.msn.com

Fax**To:** Examiner Stefanos Karmis **Re:** 09/669,196 Response to Noncompliance**Firm:** United States Patent and Trademark Office **Date / Time:** December 7, 2006**Street Address:** **Phone:** (571) 272-6744**City, State Zip:** Alexandria, VA 22313-1450 **Fax:** (571) 273-8300**cc:** **No. of Pages:** 19 (including cover)**PRIVACY AND CONFIDENTIALITY NOTICE**

The information contained in this communication is confidential and may be legally privileged. It is intended solely for the use of the individual or entity to whom it is addressed and other authorized to receive it. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or taking of any action in reliance on the contents of this information is strictly prohibited. If you received this communication in error, please immediately notify us by a collect telephone call to the writer at the writer's direct number indicated above, and return the original message and documents to the sender at the above address via the United States postal service.

Message:**Best Available Copy**

RECEIVED
CENTRAL FAX CENTER

DEC 07 2006

PATENT

Paper No.

File: Carr-P2-00

I hereby certify that this correspondence is being filed by facsimile
and is addressed to Box: No Fee Amendment, Commissioner of Patents,
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed:

Peter K. Trzyna (Reg. No. 32,601)

BEST AVAILABLE COPY**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	KARMIS, Stefanos.

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the
following:

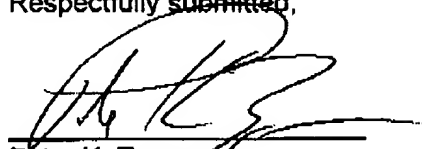
1. Response to Notice of Non-Complaint Amendment; and
2. Corrected Amendment and Response to Restriction Requirement.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby
authorized to charge any fees associated with the above-identified patent application or credit any
overcharges to Deposit Account No. 50-0235.

Ser. No. 09/669,196
Atty. Ref. Carr-P2-00
Art Unit 3624

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: December 7, 2006

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

BEST AVAILABLE COPY